

Motivation and Work Engagement of Preneed Life Insurance Sales Agents in Davao City

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ABSTRACT

This study aimed to determine the relationship between motivation and work engagement. The objectives of the study include ascertaining the significant relationship that exists between motivation and work engagement among life insurance agents and identifying which domain of motivation best influences the work engagement of preneed life insurance agents. The study used quantitative, non-experimental research design where adapted survey questionnaires were used as the instrument. The study used simple random sampling technique in selecting the 400 preneed life insurance sales agents from identified life insurance companies in Davao City. Data collected were analysed using mean, Pearson r and regression. The findings of the study reveal that the level of motivation and work engagement among respondents was high. Similarly, the study found out that motivation is significantly correlated with work engagement. The result implies that insurance agents tend to improve and increase their work engagement when motivated, otherwise detached. Further, the researcher has established identified regulation as the best influence of work engagement.

Keywords: business administration, motivation, work engagement, quantitative, regression, Philippines

INTRODUCTION

Rationale

It was reported by McIntosh (2017) that most of the new life insurance agents would easily leave their career because of the hardships they encounter to generate enough income from commissions to cope with the quotas due to unreasonable and obnoxious clients. She also reported that most clients are asking for an appointment on evening or weekend hours to suit the client's schedule which becomes an additional burden on the part of the agent. This is coupled with traveling distances for quite a time just to hit their goals. This shift would cause immediate partial-minimal paralysis on the operations of a certain company and would affect their sales performance. Howard (2013) discussed that the absence of knowledge as regards the environmental, personal, behavioural, or systematic influences that are perceived by the preneed sales agents would be tantamount to a turnover on their sales force.

Moreover, it was pointed out by Burton (2012) that motivated, and unmotivated personnel are not opposite. There could be some underlying reasons as to the occurrence of being unmotivated that could have rooted from attitudes towards a certain job and life events. Such might bring sufferings for the employer's perspective for it would pull down overall performance. She also states that work engagement will increase the flow of enjoyment and concentrated on what we are working on. Tonkovic et al. (2015) articulated that work engagement is a state characterized by *dedication*, which is one of the indicators of work engagement, to one's work, it tells devoting time to work. Also, Borst (2018) mentioned in his research that it is

empirical to study work engagement for it leads to higher performance and job satisfaction across industries.

Meanwhile, it was indicated through the result of Lesko's (2015) study that the causal relationship metric for both motivation and engagement had emerged. The employee is positively influenced by his or her job if the motivation is anchored in a career. Schaufeli (2013) indicated that it makes the employee engaged in which such engagement towards work will increase the possibility of the longevity of tenure in their company. Motivation is the process of stimulating people's action to accomplish their goals. It is an important factor to consider in assuring the holistic progress of every organization in the pursuit of an organization's survival. Antonison (2010) consummated that there was a factual basis of evidence that says that work engagement is a concrete criterion as a measurement of indicator that would connect to one's work motivation. It can be used in quantifying on employee's well-being. Study of Ariani (2017) also shows that there were strong correlations between engagement and intrinsic motivation which supports the academic work of Putra et al. (2017) that base on the result of their study, motivation is an agent to increase employees' work engagement and that intrinsic motivation was not reduced when extrinsic motivation enters.

Based on researcher's literature review and scanning of related studies, the researcher observed that there is a gap on this study for there has been little or no research being conducted to address the problem of preneed life insurance sales agents work engagement on the insurance industry in Davao City. More of the researches were outside the country; hence, were affected by the difference of culture and factors affecting their work engagement and motivation. It should be addressed immediately for it could be a catapult to create revolutionary techniques in motivating commission-based preneed life insurance sales agents to increase their work engagement, that in return, would be helpful on different life insurance companies to reduce the cost for training and there would be stable operations due to prevented turnover that would result in a higher revenue in return. The researcher believes that monitoring and addressing the right motivational factors would increase employees work engagement to create a competitive life insurance industry. This study intended to widen the horizon of different ideas in motivation and work engagement of preneed life insurance sales agents by constructing a conceptual and applicable model which can be used by the other researchers to create a more vibrant workplace by improving motivation efforts to improve their work engagements.

Research Objective

This study aimed at identifying the domain of motivation that best influences work engagement of preneed life insurance sales agents in Davao City. In more specific terms, it aimed to achieve the following objectives:

1. To assess the level of motivation of preneed life insurance sales agents in Davao City in terms of:

1. intrinsic motivation;
2. integrated regulation;
3. identified regulation;
4. introjected regulation;
5. external regulation; and
6. amotivation.

2. To ascertain the extent of work engagement of preneed life insurance sales agents in Davao City in terms of:

1. vigor;
2. dedication; and

3. absorption.

3. To determine the significance of the relationship between motivation and work engagement of preneed life insurance sales agents among selected insurance companies in Davao City.

4. To identify which domain of motivation best influences work engagement of preneed life insurance sales agents in Davao City.

Hypothesis

The following hypothesis were tested at 0.05 significance level:

1. There is no significant relationship between motivation and work engagement among life insurance agents from selected insurance companies in Davao City.
2. There is no domain of motivation that best influences the work engagement of preneed life insurance sales agents in Davao City.

Review of Related Literature

In this section, a review of related literature of the variables being used in this study are presented. The independent variable is motivation and work engagement are the dependent variable. Motivation has six indicators: *intrinsic motivation, integrated motivation, identified regulation, introjected regulation, external regulation, and amotivation* (Tremblay et al., 2009). Meanwhile, work engagement is lifted from Schaufeli and Bakker (2003) who gave three indicators: *vigour, dedication and absorption*.

Motivation

In the world of organizational science, work motivation is a topic that was quite difficult to understand and interpret (Kanfer et al., 2012). It is an important factor to consider in assuring the holistic progress of every organization in pursuit of survival. Motivation is not a unitary phenomenon but one that differs in the amount and kind of motivation (Gerstner, 2017).

The motivation was derived from the three theoretical frameworks namely self-determination theory, expectancy theory and expectancy-value model and it was considered a lifelong growth psychologically and is something that is internalized. People are not motivated solely by external factors, nor are they solely motivated internally. Hence, it was believed that motivation has both negative and positive impact that affect one's performance that includes the outcomes of their physical performances or their work engagement (Bauer et al., 2016; Carlson, 2016; Gerstner, 2017). The term motivation is derived from the Latin verb *movere*. This Latin word describes the act of movement or to move. The idea of movement is best described by common ideas such as something that gets us going, something that keeps us working on a task, and something that helps us complete a task.

In addition, it was pointed out from Maslow (1943) research that motivations of humans originally rooted from these basic concepts of hierarchy of needs. These needs must be magnified as to where specific area does the preneed life insurance sales agents considered important to make them mobilized and increase their work engagement. At some point, Hamill and Best (2017) state that with the present business climate, and due to evolving demands, employers need to foster intrinsic motivation and to engage in behaviours because extrinsic incentives are just good initial push to promote good actions. The motivation's quality aspect is significant as per Stenius et al. (2016) on knowledge-based jobs, and quality have more weight than quantity. Schunk et al. (2014) cited that motivation requires activities that are both physical and mental. Physical activities entail effort, persistence, and other overt actions.

In the Philippines, the insurance industry is governed and supervised by the Insurance Commission who is the insurance regulator government agency under the Department of Finance. It is the one who authorises and gives license. Such include insurance agents, general agents, resident agents, underwriters, insurance brokers, adjusters and actuaries (SyCip et al., 2013). Requirements set by the commission, if not fully complied, will be tantamount to a violation and can be a legal ground for revoking or nullifying any investment made or/and entered into by a life insurance company or a trustee which is contrary to the existing laws, rules and regulations.

The first indicator of motivation is *intrinsic motivation*. This is one of the prototypes of extrinsic motivation. It is when an individual undergoes with some works that are for the pleasure and satisfaction found as a result of doing an activity and were said to be intrinsically motivated when they do things out of enjoyment, interest, the satisfaction of curiosity and self-expression or love from individuals within in doing such. Thus, in the componential theory of creativity proposed, intrinsic motivation is considered essential for creativity (Carlson, 2016; De Jesus et al., 2013; Gerstner, 2017; Stenius et al., 2016).

Intrinsic motivation is an exemplar of autonomy. Hence, those who are motivated intrinsically are considered autonomous and self-determined and brings forth the conclusion that intrinsic motivation increases work performance (Heck, 2013; Taghipour & Dejban, 2013). As showed by Janus (2014) that specific cultural factors, such as autonomy and relationships with colleagues, can have a positive impact on the intrinsic motivation of physicians. Instead, intrinsic motivation may be impacted indirectly by purposefully streamlining the motives with other external support and performance factors (Radakovich, 2016). As such alignment, if it still does not result in targeted performance, practitioners need further recourse.

The second indicator of motivation is *integrated regulation*. This is a form of extrinsic motivation that is taught to be the most autonomous for it is the most internally processed. It is the complete form of internalization of extrinsic motivation. As produced in the study of Hsu (2013), integrated regulation is intertwined with the measurement of motivation using the SDT perspective in the context of work. It becomes part of the ability of an individual to grasp the sense of oneself which identifies the value of the activity. It comes after intrinsic motivation as a factor that leads to positive outcomes in the workplace. It is the most self-determined form among other extrinsic motivation. It is an alignment for individuals self-identified goals, values and needs. Along with identification and intrinsic motivation, it becomes the origin of motivation via self-determination. Therefore, it addresses the basic psychological needs of every employee (Carlson, 2016; Gerstner, 2017; Stenius et al., 2016). The result in the study of Sorensen (2015) exhibited that integrated regulation strengthens the tie with employees, hence responded to its essence of being internalized. However, Gupta (2014) suggested that integrated extrinsic motivation might not exist in people when intrinsic motivation is present.

The third indicator of motivation is *identified regulation*. It is the congruence of their behaviour to their personal goals as stated by Zhang et al. (2016) that employees would feel more independent and have more freedom. This is the third self-determined form of extrinsic motivation and it occurs when external rewards are related to behavioural engagement. It was outlined that it was the self-determined form of motivation yet still detachable from one's values and beliefs. Identified regulation occurs when a behavior is performed because it is valued or is beneficial, but not yet internalized (Carlson, 2016; Cooper, 2018; Gerstner, 2017; Sorensen, 2015;).

Besides, as described by Drendel (2015), identified regulation is the individual being, characterized by the ability to recognize the significance of various behaviour and actions as a means to achieve certain goals. Fasczewski and Gill (2018) added through their study that identified regulation is the process of participating with motivation due to the outcomes that a certain activity provides. It is controlled

regulation's next form. A person is exhibiting identified regulation when the person outlines that certain work is congruent for them and that they feel some sense of freedom in making choices. Identified regulation is an extrinsic motivational factor which is autonomous allowing an individual to have self-directed goals congruent with their personal goals and perceptions of themselves (Bruno, 2013).

The fourth indicator of motivation is *introjected regulation* which is the situation in which an employee's behaviour was regulated by self-worth contingencies such as guilt and self-esteem. It is the second type of external motivation where employees started to absorb values and begin to move the right on the continuum of motivation. It occurs when external rewards impose benefits within a person but were not internalized. Introjected regulation is a form of motivation in which an employee is performing to avoid pessimism emotionally and burns out (Ariani, 2017; Gerstner, 2017). It is evident and occurs when a person experiences internal pressure to behave or to feel worthy or when their ego was heavily involved in decision making on their actions.

Introjected regulation occurs to an individual when they have relatively tiny self-determination on a particular task or behavior yet performs it to avoid guilt, shame, or to enhance their sense of worth. Therefore, it is performed for internal rewards or punishments (Carlson, 2016; Stenius et al., 2016). In contrast, introjected regulation manifests when the internalization process is prevented from occurring fully, either by a need-thwarting social context or dysfunctional intrapersonal mechanisms. Hence, reasons for behavior have been somewhat internalized but have not become part of the self and, therefore, represent low levels of self-determination (Cowan & Taylor, 2015). Together with external regulation, introjected regulation is considered as a controlled form of motivation which is governed by external and internal imposed pressures to act (Lindwall et al., 2017).

The fifth indicator of motivation is *external regulation*. This is the least autonomous among forms of motivation due to the role of external demand or possible rewards in doing a task, thus, an internal locus of control (Hina, 2014). External regulation is a type of extrinsic motivation which is the least self-determined that shows an action done to achieve an external incentive or to avoid punishment. It is a form of motivation that is completely not determined by oneself but imposed by somebody else (Enos, 2015; Martin-Albo & Gonzalez-Cutre, 2014; Summers et al., 2014).

Additionally, relatedness or autonomy feelings does not involve external regulation. Behaviours were controlled and dependent upon imposed external rewards or by punishment by the organization. Hence autonomy is prevented. External regulation of a certain person is not internalised and thus was not maintained if the consequences for behavior are absent. It was the most contradicting and least autonomous form of extrinsic motivation as compared to intrinsic motivation (Bean, 2014; Mitchell, 2013). It was mentioned in the study of Wilson (2017) that a person experiencing external regulation felt being controlled by the circumstance and therefore saying that they have lack of control over one's ability to engage in a work-related decision.

The last indicator of motivation is *amotivation*. *Amotivation* happened when a worker was in the state of passively acting or not acting at all or the absence of motivation (Gerstner, 2017; Posch et al., 2017). It is, therefore, the absence of regulation which is intentional. Some of the reasons could be that the worker does not value anymore the job that he or she has, the worker feels empty and has lack of knowledge due to few numbers of trainings and knowledge to accomplish tasks, or it could be that the person does not mind anymore any desirable outcome from his or her tasks.

Furthermore, as it was recounted by the study of Hina (2014) that *amotivation* is a state of a neutral point where every person starts from. It is a way of motivating intrinsically that would lead to intrinsic motivation. As he discusses *amotivation*, as being a part of Deci and Ryan self-determinant theory, it is the absence of motivation which was not caused by less initial interest, but rather an individual's perception as

being incompetent and helpless as the activity is being faced. Therefore, amotivation is inversely proportional to self-determination. It was also stated by his study that amotivation is the state in which an individual cannot comprehend what the relationship between their behaviour and the subsequent result of such behaviour was.

Subsequently, Carlson (2016) divulge that *amotivation* is on the lowest end of the self-determined continuum. The works were not internalising so as with the behaviour reason of lack of motivation to perform. It makes an individual feel less autonomy towards one's activity engagement and extrinsic factors have no bearing at all. This emotion can be rooted from those who were not able to achieve the outcomes they wanted, those who do not believe on their competence or those who do not value the task itself and the outcomes with it.

Work Engagement

One significant thing that both employees and every organization should consider is work engagement as enunciated by Steger et al. (2013). The idea of work engagement has prompted the beginning of a radical new universe of research, dialogs, and rationale that not just upgrades the prosperity of representatives at working environment yet additionally tout an extraordinary functional utility since its origin in hierarchical sciences (Kataria et al., 2013).

Similarly, it was set forth by Waterhouse (2016) that work engagement and organizational engagement are the elements of employee engagement. However, most of the time is that organizational engagement is mostly being measured and compared it between agencies and even internationally. As can be observed, work engagement at present has been difficult as we are going to consider the impact of millennial requirements, and with the other generations.

Equally, as declared by Saguid (2017), in the Philippines, as the year-end approaches, more workers are quitting and do not return after holidays as they receive their bonuses. That means that it was a big loss of effort, time, and resources for the company's part. Some of the reasons for preneed life insurance sales agents low work engagement is their early stage of being a commission-based employee. It is hard for them to feel the benefit of income as well as low morale in terms of what they can gain than what they have given. Many immediately resign after a few months not because of monetary inadequacies as intrinsic motivation, but because of burn-out they have been through with their work. Their income, though quite fair enough given the efforts of some sales-driven incentives but cannot equate the efforts they've exerted. Additionally, this type of work has no security of tenure; hence many can be easily discouraged, especially younger ones. Pag-ong (2017) also reveals that employee engagement can be link with work-life balance and career development as to their motivation for organisational commitment.

As with Banihani et al. (2013), work engagement is the engagement of one's physical, cognitive, and emotional aspects upon work duration. It is a popular and hot topic which is worth-promoting of, yet a new concept in the field of understanding employee's behaviour that connects with the emergence of the positive psychology which aims to concentrate on human capacities and functions at optimum level (Tonkovic Grabovac et al., 2015). They also articulated that it is not just engaged workers who do good at work, but also those individuals who are effectively functioning at the comfort of their home.

Similarly, work engagement can be interchanged with employee engagement. Work engagement talks about the relationship of the employee with their work, while employee engagement is their relationship with the organization. It is a positive feeling towards their work or a state of mind that can be characterized by the indicators of this variable which are the *vigor*, *dedication*, and *absorption* (Schaufeli, 2013). It captures experiences of workers on their work, how they perceive it as a stimulating and lively that they want to dedicate their effort and time, it modifies the significance as to the meaning of such pursuit, and their level

of concentration on a task (Bakker, 2018). It is usually studied at the individual level of construct and collective as well.

Additionally, work engagement also thrives when employees were facing challenging tasks, given that they have available resources to deal with the said challenges. Study shows that work engagement shows a positive relationship with organizational resources, as well as engagement climate and job resources. These resources might be positive self-esteem, self-efficacy, and can utilize resources provided by the workplace such as coaching and giving some level of autonomy (Albrecht, Breidahl, & Marty, 2018; Bakker & Albrecht, 2018; Subramaniam, 2017). Hence, these resources should be available to the employees and free of bias from someone who is in power to avoid disparity as to its availability. Having been said, work engagement increases the performance of an employee on its in-role perspective due to increases on their vigour allowing them to work with more dedication and for longer period (Costa et al., 2015).

Subsequently, as is indicated by Trinrud (2015), work engagement is a part of the realm of positive organizational behaviour (POB). It can be mobilized by personal and job resources that helps their ability towards their work. More specifically, when a work environment of an employee is being characterised as being intense in terms of work requirements, such high scale of engagement towards work is required to allow employee's vitality that therefore contributes to the company's success (Freney & Fellenz, 2013).

The first indicator of work engagement is *vigor*. This is one of the main components of work engagement which is defined as having euphoric energy, resilience, effort, and persistence (Moazami-Goodarzi et al., 2015). Vigorous workers are those who survive and endure in the advent of challenges at work. It is a positive type of affective response to employee's interaction with various important aspects in their jobs that includes the feelings which were intertwined with emotional capacity, physical endurance, and intellectual liveliness (Swords, 2013; Timms & Brough, 2013).

Furthermore, vigour in the workplace is a positive affective response of one's personality towards the elements of job and working environment that composes the different feelings of physical, emotional and cognitive strength (Wefald et al., 2017). Vigorous employees are more in control and influence all the situations and events that are happening in their lives. It is a sensitive dimension that varies over a period of time that makes it important to study with for longitudinal purposes of any research. It is something transferrable to other areas of existence such as family, that makes it potential to reach other areas to have more quality of life (Lauring & Selmer, 2015; Moazami-Goodarzi et al., 2015).

In addition, vigour widens employees' resources and thoughts that result in a more enhanced work-family relationship. This is an important aspect of personal interest, especially, for Filipinos who treasure time with families so much, that they are looking for jobs that provide such leeway to spend with their loved ones as much as possible. Having been said, vigour is a particular condition of mental resilience and a high level of energy (Lu et al., 2016). Employees exposing a high level of vigour demonstrates willingness most of the time and persistence in investing efforts towards their task. Employees who have a high degree of vigour often are the ones who excel in the workplace even if challenges were being faced. It is something that keeps employees going on their endeavours in the workplace and keeps them inspired to exert more effort and creativity to their craft. Moazami-Goodarzi et al. (2015) state that it has a big relationship, "bi-directional" as they state between vigour and work-family enrichment. It means to say that it is an investment for an organization to formulate a program or intervention to promote a better work-family balance for their employees. In addition, Armon et al. (2014) found support for the link between vigour and insomnia and suggested that vigour can protect against insomnia.

Dedication, as the second indicator of work engagement, is one of the important instruments of measurement that leads to job satisfaction and hereafter reduces turnover rate. Dedication or identification is one of the dimensions therefore that builds employee engagement which is reflected through a sense of

purpose, inspiration, and pride to employees. It is somewhat similar to job involvement. Dedication towards a job happens when an individual adheres to accept and internalise the rules of an organization, as well as regulations and procedures. Dedication is mostly above and beyond the contract which on the part of the organization is difficult to enforce. Dedication is a strong sense of importance, enthusiasm, inspiration, pride, purpose and challenge in goal accomplishment. Dedication stimulates involvement and is gestate as an identification psychologically of a person's work. This proportion encapsulates the cognitive belief of a person and their reaction at the affective level. Consequently, it was found out that dedication influences job satisfaction (Lu et al., 2016; Muldoon et al., 2017; Roof, 2015).

Therefore, it is important that top management should recognize these dedicated employees (Heathfield, 2019) by having an environment that uplifts their morale by providing a good working environment, motivating responsibilities, and some reward systems and recognition. It harnesses the feeling of healthy involvement at work making sense of pride and self-worth that produces persistency and productivity towards the organization. It also suggests a strong influence towards dedication rooted from a good compensation package (Page, 2016).

Likewise, the notion of *dedication* emerges as closely parallel to organizations and shares a relationship with the commitment (Sarti, 2014). Abercrombie (2014) concluded in her study that there is no significant connection between employee's length of stay in the company as to his or her motivation or even the longer tenured one in the organization. The term dedication matches with involvement because dedication strides the equal aspect of identification which has a wider scope in the state of acceptance and cognition as well as affective aspect (McClure, 2013). It was reversely connected to physical functioning.

The third indicator of work engagement is *absorption*. It mostly possesses a higher level of enthusiasm that made employees easy to cope with their workloads. It is a positive feeling of work-related state of mind. It is an immense flow of one's state of mind to work with too much pleasure and desire to continue their work without reserving the possible consequences and entwined cost of such fanaticism (Lu et al., 2016). Though, flow is a short-term peak experience, unlike *absorption* that has an enduring characteristic and more persistent as a consequence of too much-elevated engagement at work.

Also, employees who dispose of this type of attitude at work are available at their cognitive aspect that permeates best thinking condition for certain work and was not easily distracted by the things that might hamper the success of their tasks. *Absorption* is depicted as a full state of concentration on immersion. It is when time passes by swiftly, and the employee feels hard to detach one's self on such duties. *Absorption* was asserted with intrinsic enjoyment, while the state of self-consciousness was loose at work. Similarly, *absorption* is assimilated to a flow of state of mind of one that engages in an activity with great pleasure and urges without considering the associated costs. Nonetheless, it was disputed that *absorption* might be noted as an effect of elevated work engagement (Lu et al., 2016; Timms & Brough, 2013).

However, it was discussed that too much *absorption* also might bring burnout to employees that *causes* a sudden drop in performance onwards. It makes the work dissatisfying because the employee would not be able to generate social relations that surround them due to indulgence towards the task. Absorption is comparatively substantial as conceived and is categorized from the same yet convoluted flow of concept at an optimal, short-term peak experience comprising the element of focused attention, sound mind, concentration, control, self-consciousness, time distortion, and intrinsic enjoyment (Lauring & Selmer, 2015; Witemeyer, 2013).

Correlation between Measures

Correlation between measures is utilized to describe the strength and direction of the relationship of both dependent and independent variables. Researches use correlation between measures to show if the

connection between these variables are negative or positive. If such a relationship is being depicted on a positive tone, it means that the variables are parallel or of the same track. Thus, if one variable increases, it would also be tantamount to increase on the other variable. On a negative tone, the relationship is inverse. It shows that when the other variable decreases, the other one increases or vice-versa. To add, the correlation between measures is used for prediction purposes, as well as its validity and verification state (Levin et al., 2010).

The relationship between motivation and work engagement was highlighted in the study of Ryan and Deci (2000) by which self-determination was being stated as a theory of motivation. It is the key that motivation can be associated with work engagement as it was affirmed that work engagement correlates with motivation. It governs human functions or engagement that stems from the provision of three basic needs which are competence, autonomy, and relatedness. Therefore, it attests that work engagement resembles to be intimately consanguine to autonomous motivation as discussed by self-determination theory. It was demonstrated through the research of Kossman (2016) that the viewpoint of self-determination theory fosters collaboration. This positively affects motivation and work engagement.

Likewise, Lesko (2015) indicated through causal relationship metric between the motivation and work engagement had surfaced. It states that employees were influenced positively on their jobs if the motivation is rooted in their career. Having career anchor motivation in a job is a positive influence on employees. It keeps them engaged, and engagement at work keeps employees in their job and at their company. Schaufeli (2013) indicated that it makes the employee engaged in which such engagement towards work will increase the possibility of the longevity of tenure in their company. It was proposed by Verbruggen et al. (2016) that if the basic needs of an employee in every organization were sufficient as a form of motivation, the employee would show an increase in the level of their engagement on their tasks.

Taken together, motivation and work engagement show a great positive note in terms of their correlation as stated by the different studies. It sums up to an argument that employee's motivation anchored in their career can give a positive note towards their engagement as resources will be completely provided to finish a task successfully. Therefore, it manages them to be engaged, and as a positive impact for the organizations, will result in greater length tenure for the employees towards their works. This study will contribute to the greater understanding on the evolving factors for motivation and work engagement among insurance sales agents that will show possible present approaches to productively deal with it and be more effective as a company.

Theoretical Framework

This study was anchored on self-determination theory or SDT of Ryan and Deci (2000). They stated that self-determination is a theory of motivation. They made known that SDT is a theory of motivation which is the framework that can associate the pieces of the research in work engagement. They affirmed that work engagement synthesizes relationship towards motivation as certain that SDT is a theory of motivation, by which it governs that human functioning or engagement which stemmed from the provision of three basic needs which are competence, autonomy, and relatedness. They attest that employee engagement resembles to be intimately consanguine to autonomous motivation as elucidated by SDT. Enhancing work engagement on SDT is entrusted to a wider study of motivation.

Another support proposition for this study is the pronouncement of Verbruggen et al. (2016) that once basic needs of an employee on a certain organization that serves as a motivation were sufficient, the employee would dispose to increase the level of their engagement towards their work. Similarly, Kossman (2016) viewed that conditions of SDT when fulfilled in an organization can foster accountability and collaboration, thus positively affecting motivation and work engagement.

This theory is chosen for it addresses the researcher’s pursuit in identifying the gap in the life insurance industry in terms of its turnover trends in Davao City. Closing this gap of understanding motivation’s role in work engagement habit would result in a synergistic impact on the company’s market growth, retention, profitability, and internal programs. If otherwise, pitfalls may take place and could give impact to the life insurance company’s performance.

Conceptual Framework

The conceptual framework of this study as presented in Figure 1, illustrates the independent variable which is motivation (Tremblay et al., 2009). It is composed of *intrinsic*, *integrated*, *identified*, *introjected*, *external*, and *amotivation*. *Intrinsic motivation* is something that drives the behaviour of an individual through internal rewards. *Integrated regulation* is a form of extrinsic motivation that is taught to be the most autonomous for it is the most internally processed. *Identified regulation* is doing something that an employee perceives it as something meaningful and has value making acceptance to a certain activity as his own. *Introjected regulation* is a situation in which an employee’s behaviour was regulated by self-worth contingencies such as guilt and self-esteem. *External regulation* is what an employee does in the pursuit of a reward or doing tasks because they were paid to do so. *Amotivation* is when a worker was in the state of passively acting or not acting at all or more so referred to as the absence of motivation.

The dependent variable is work engagement described by Schaufeli and Bakker (2003) as a positive and self-fulfilling state of mind related to work, with the following indicators. *Vigor* is defined as having euphoric energy, resilience, effort and persistence. *Dedication* is distinguished by a sense of significance together with enthusiasm, inspiration, pride, purpose, and challenge towards a goal. *Absorption* is when an employee was joyfully involved in his or her work that makes him/her focused and has a hard time to detach one’s self from such work that time flies swiftly for the worker that he or she forgets to take a break.

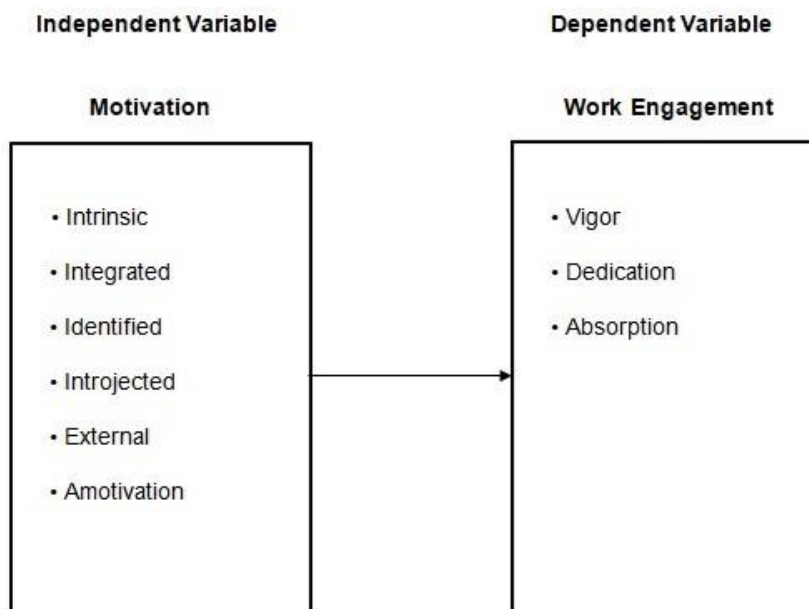


Figure 1. Conceptual Framework of the Study

The single-headed arrow between independent variable to dependent variable indicated the causality and predictive ability of motivation and its determinants towards work engagement. The direction of the relationship was one-directional from the independent variable to the dependent variable. The researcher was interested in the association between the two variables.

Significance of the Study

In the global scheme, most of the new agents leave their career because of the hardships they encounter to generate income from commissions and in coping with the quotas. By this, management may also be informed with the underlying factors that affect work engagement that they cannot get up front from the agents. This also stresses the importance of understanding the workforce in present perspective due to shifts in the environment affected by the progress of living. This does not only tackle about the perspective of younger workforce, but also the earlier generations affected by these economic shifts. If companies are able to align properly intrinsic and extrinsic motivation, this will foster team work as work engagement will be uplifted and companies will benefit from their productivity. Such practice should be inspired for continuous development of its employees and the organization as a whole. Through this, the organizations can focus on improvising ways to patch the reasons to come up with effective means of increasing their work engagement. The outcome of this study may give provision as the basis of future research that can provide insights and pertinent information which could benefit disparate recipients.

The study's result is of great importance to why work engagement should be one of the main focus of the life insurance industry. It would be applicable and paramount to enhance the understanding and awareness towards employee's behaviour and motivations for the life insurance managers in Davao City. This also increases life insurance sales agent's morale and sense of importance if they were given measures that will alleviate their situations in their stressful work with some motivating benefits and work environment.

Definition of Terms

Motivation. As used in this research, it refers to the act or process of giving someone a reason for doing something or the act or process of motivating someone which is modified as intrinsic, integrated, identified, introjected, external, and amotivation.

Work Engagement. As used in this research, it refers to the positive, fulfilling, work-related state of mind that is characterized by vigour, dedication and absorption.

METHOD

This chapter covered research design, locale, respondents, sampling technique, data collection, statistical tools employed and ethical considerations.

Research Design

The study was accomplished through quantitative, nonexperimental research design utilizing the correlational technique. Nonexperimental research, defined as any kind of quantitative or qualitative research that is not an experiment, is the predominate kind of research design used in the social sciences (Reio, 2016). It is appropriate in the conduct of the study since the researcher would not undergo processes that would entail experimentations may it be human or non-human samples.

Consequently, a quantitative study was more comparative, explanation oriented, and is utilized to portray variables, to scrutinize relationships among variables (Mammen, 2013). The study is done through collecting data through questionnaire across different selected life insurance companies in Davao City. The quantitative research methodology was appropriate for this research study because the data that was collected from the insurance companies were analyzed for statistical significance.

The linear correlational design needed to assess the relationship between the variables at the time of data

collection (Creswell, 2013; Ingham-Broomfield, 2016; Turner et al., 2013). A correlational design was appropriate for this study since the purpose of the research was to examine the relationship between motivation and work engagement among life insurance agents in Davao City.

Research Locale

The study was conducted at different insurance companies offering life insurance product in Davao City which is the capital of Region XI or the Southern Mindanao Region of the Philippines as shown in Figure 2. It has a land area of 895 sq. mi. with geolocation of 7.1907°N, 125.4553°E and a population of 1,632,991 as per 2015 census. It houses 182 barangays with Barangay Bucana as the biggest and Barangay 3-A as the smallest. It is the home of diversified tribes, which is the hometown of the first Mindanaoan president, a rising economy, experiencing booming industry and considered among the fastest growing regions in the country. Davao City sets its new record in 2018 with more than 36,802 businesses, an increase of 4.6 percent from the last year, with a total investment value of P270 billion.

Davao City is an anchor tourist destination, and a natural haven for both sedate and daring pursuits. It is also a jump-point to various satellite destinations on any point in the island. There are many companies in the industry of life insurances, but the researcher chose among the companies that comprises of many sales agents and primarily offers life insurance product. The study was conducted in the early part of the fourth quarter of 2018 school year 2018 – 2019.

Life insurance sales agents are substantial in the locale. Hence, the locale was chosen as it houses all the insurance companies’ regional offices in the region, making it a perfect area to conduct the study, other than being said that the plan holder’s volume was amongst the largest in the region.



Figure 2. Philippine Map and the Map of Davao City

Population and Sample

The respondents of this research were 400 preneed life insurance sales agents from selected life insurance companies in Davao City to determine their motivation and work engagement using simple random sampling method. As per the 2015 census of the Philippine Business and Industry, there are 2,007 life insurance sales agents in the region. Sampling means the selection process of people who possess the characteristics of the desired population for a given study. The random sampling method was utilized in selecting the respondents.

Simple random sampling pertains to the usage of culling a smaller sample from a large population at random yet with the known probability of selection (Depersio, 2018). This was used by the researcher for he stationed in the branches and asked list of their agents and randomly pick out from the list until the number of samples was achieved. The researcher referred to the use of Slovin’s formula in determining the 400 number of respondents.

The inclusion criteria in choosing life insurance sales agents were those who earn direct commission, incentives, overriding commissions, travel allowances, qualified to receive extra incentives such as travel and extra monetary bonuses and are the ones who hold and maintain the client’s collection by collecting house to house and even workplaces of their plan holders to assure efficiency and productivity. On the other hand, the exclusion criteria are those agents who are just referring and earning only direct commissions from referrals and did not personally collect from the plan holders that they refer to the company and do not maintain client relationship, thus, excluded in taking the survey.

Research Instrument

There were two instruments that were used in conducting this study. The independent variable survey questionnaire which is motivation was adapted from Tremblay et al. (2009). The original questionnaire was modified and contextualized to suit the context and needs of the research as well as to answer the objectives of the study.

To interpret the responses of the participants, the scale below was implemented:

Range of Means	Descriptive Level	Interpretation
4.20 – 5.00	Very High	This means that the item on motivation is always manifested
3.40 – 4.19	High	This means that the item on motivation is oftentimes manifested.
2.60 – 3.39	Moderate	This means that the item on motivation is sometimes manifested
1.80 – 2.59	Low	This means that the item on motivation is seldom manifested
1.00 – 1.79	Very Low	This means that the item on motivation is not manifested.

The dependent variable survey questionnaire which is work engagement was adapted from Schaufeli and Bakker (2003). The original questionnaire was modified and contextualized in the local setting and was simplified to be understood by the respondents easily.

To interpret the responses of the participants, the scale below was implemented:

Range of Means	Descriptive Level	Interpretation
4.20 – 5.00	Very High	This means that the item on work engagement is always manifested.
3.40 – 4.19	High	This means that the item on work engagement is oftentimes manifested.
2.60 – 3.39	Moderate	This means that the item in work engagement is sometimes manifested.

1.80 – 2.59	Low	This means that the item on work engagement is seldom manifested.
1.00 – 1.79	Very Low	This means that the item on work engagement is not manifested.

Likewise, 5-point Likert-type was utilized as the bedrock in deciphering the data gathered from the answers on the questionnaires from the responses. Both questionnaires had the same scale of interpretation consisting of a range of means, descriptive level, and interpretation. The two instruments were subjected to a pilot testing to determine the reliability score using the Cronbach Alpha values. The reliability test revealed a score of 0.846. The instrument also went through content validation by a panel of experts and an external validator.

Data Collection

These are the following procedures that were administered to conduct this study. First, a formal letter of request approved by the dean of the professional school was addressed to the branch managers of the life insurance companies to allow the conduct of the survey.

The panel of internal and external validators then validated the contextualized survey questionnaire from the adopted sources. After the letter was approved by the branch managers, the researcher personally distributed the questionnaire to the preneed sales agents to make sure the validity, accuracy, and prevent ambiguity in the understanding of the item questions. The researcher went to the branches, talked to the person-in-charge of the conduct of the study and was assisted to the sales agents who were randomly chosen from the list.

The researcher made sure to attend different inquiries as to the questions regarding the survey to assure that the respondents understood the questions. If some of the respondents were not comfortable with the questions, it was made clear to them that they could skip the questions as deemed necessary. The questionnaire was then gathered on that very same day as administered.

The results were gathered and tabulated which were subjected for statistical analysis with the guidance of the statistician. Lastly, the results gathered were analysed and were interpreted based on the objectives set by the researcher in this study through and in conjunction with the problem statement.

Statistical Tools

The following statistical tools were utilized in interpreting the data:

Mean. It was used to measure the level of motivation and work engagement, in response to research objectives 1 to 2.

Pearson Product Moment Correlation Coefficient (Pearson-r). This was utilized to determine the significance of the relationship between the dependent and independent variable, in response to research objective 3.

Regression Analysis. This was used to determine which of the indicators of motivation best influence work engagement, in response to research objective number 4.

Ethical Consideration

The researcher assured the credibility of the research by complying with all requirements of the University of Mindanao Ethics Review Committee.

The researcher assured the nature of **voluntary participation** towards the participants of the said research and laid down the purpose of conducting such research. Any information from the participants and involved

organizations were treated with **high confidentiality** and in concordance to the Data Privacy Act. The researcher assured not to release such obtained information without prior consent from the party involved.

As to the process, the researcher sent **consent letter** to involved organizations as for the principle of respect and introduced as to the manner of how and when it will be conducted as well as the validity and appropriateness of **recruitment** why such organization is qualified for the said study. This study would give organizations ideas as to how to address conditions that the participants are experiencing.

The researcher ensured that the study has no trace of misrepresentation of someone else's research and the paper was subjected to Grammarly and **plagiarism** detector software to assure the credibility of its content. All the data were not **fabricated** and had concrete evidence of sources, as well as the results, were also not made up. All the results were aligned with the existing literature included in this research. Results were interpreted as what the study and statistical results would give to avoid exaggerations of conclusions leading to **falsification**.

Conflict of interest does not exist in the said study for the researcher is not connected to the subject of the said research. It was also discussed among the participants that every information disclosed by them to the said research shall be kept private and highly confidential. It was explained to the participants that the study does not tolerate **deceit** or impose potential harm to them. Notice was set for the public knowledge that the researcher was conducting the research on a specific time.

The researcher assured **written permission** from the organization that the research will be undertaken to obtain data. Such permission came from the person in authority to give the permission sought. The researcher also discussed to the organization's person in authority the possibility of collecting data in an online environment which also needs to be fully explained to the participants.

The researcher also made sure of the clarity as to the **authorship** of the concepts, theory and studies that were cited and discussed to support the researcher's arguments which were all given credits in the reference section.

RESULTS

This chapter provided and supplied through statistical interpretation all the results of the study on the extent of motivation and work engagement among preneed life insurance sales agents in Davao City as well as the relationships that exists between two variables used in this study by the researcher. Based on the responses among the preneed life insurance sales agents, results are shown and presented in tabular form and were interpreted and analysed accordingly.

Motivation of Preneed Life Insurance

Sales Agents in Davao City

Presented in Table 1 is the summary of the level of motivation among preneed life insurance sales agents in Davao City with mean scores that are ranging from 3.51 to 4.36. Altogether, the overall mean rating of motivation is 4.09 described as *high* and with a standard deviation of 0.69. Individually, the *introjected regulation* and *intrinsic motivation* registered at a *very high* mean score of 4.36 and 4.26, respectively. Meanwhile, *external regulation*, *identified regulation*, *integrated regulation* and *amotivation* are all at *high* level with mean scores of 4.17, 4.15, 4.07 and 3.51 respectively.

Together with, it reflected that the overall standard deviation result of the research on motivation variable was 0.69 which was less than 1.0 typical for a 5-point Likert-scale, indicated consistency of responses

among the respondents of the study.

Table 1

Motivation of Preneed Life Insurance Sales Agents

Indicators	SD	Mean	Descriptive Level
Introjected Regulation	0.82	4.36	Very High
Intrinsic Motivation	0.80	4.26	Very High
External Regulation	0.85	4.17	High
Identified Regulation	0.80	4.15	High
Integrated Regulation	0.86	4.07	High
Amotivation	0.98	3.51	High
Overall	0.69	4.09	High

Work Engagement of Preneed Life

Insurance Agents in Davao City

Presented in Table 2 is the summary on the level of work engagement among preneed life insurance sales agents in Davao City with mean scores ranging from 3.82 to 4.25. The overall mean rating of work engagement is 4.04 described as high and with a standard deviation of 0.71. Individually, *dedication* registered at a *very high* level with a mean score of 4.25. Meanwhile, *vigor* and *absorption* registered at a *high* level with mean scores of 4.04 and 3.82, respectively. The overall standard deviation of 0.71 which was less than 1.0 typical for a 5-point Likert-scale, indicated consistency of responses among the respondents of the study.

Table 2

Work Engagement of Pre-need Life Insurance Sales Agents

Indicator	SD	Mean	Descriptive Level
Dedication	0.78	4.25	Very High
Vigor	0.75	4.04	High
Absorption	0.80	3.82	High
Overall	0.71	4.04	High

Significance of the Relationship between

Motivation and Work Engagement of

Preneed Life Insurance Sales Agents in Davao City

Shown in Table 3 is the significance of the relationship between motivation and work engagement among preneed life insurance sales agents in Davao City with an overall R-value of .862 and a $p < 0.05$. It could be noted that the probability value of .000 is lower than the .05 level of significance set in this study; hence the rejection of the null hypothesis. It denotes that there is a significant relationship between motivation and work engagement of preneed life insurance agents in Davao City. This insinuates further that higher

motivation will increase the work engagement of the employees. Table 3

Significance of the Relationship between Motivation and Work Engagement of Pre-need Life Insurance Sales Agents

Motivation	Work Engagement			
	<i>Vigour</i>	<i>Dedication</i>	<i>Absorption</i>	Overall
<i>Intrinsic Motivation</i>	.713** (.000)	.758** (.000)	.577** (.000)	.741** (.000)
<i>Integrated Regulation</i>	.771** (.000)	.821** (.000)	.652** (.000)	.812** (.000)
<i>Identified Regulation</i>	.777** (.000)	.839** (.000)	.683** (.000)	.832** (.000)
<i>Introjected Regulation</i>	.694** (.000)	.784** (.000)	.569** (.000)	.740** (.000)
<i>External Regulation</i>	.735** (.000)	.784** (.000)	.657** (.000)	.788** (.000)
<i>Amotivation</i>	.354** (.000)	.257** (.000)	.287** (.000)	.325** (.000)
Overall	.825** (.000)	.861** (.000)	.698** (.000)	.862** (.000)

The indicator *intrinsic motivation* bears a significant relationship to vigour, dedication, and absorption with overall computed R-value of .741 and a $p < 0.05$ (*significant*). Also, *Integrated regulation* has a significant connection with vigour, dedication, and absorption with overall computed R-value of .812 and a $p < 0.05$ (*significant*). In the same way, *identified regulation* has a significant connection to vigour, dedication, and absorption with overall computed R-value of .832 and a $p < 0.05$ (*significant*). Together, *introjected regulation* is allied to vigour, dedication, and absorption with overall computed R-value of .740 and a $p < 0.05$ (*significant*). *External regulation*, in addition, is associated with vigour, dedication, and absorption with overall computed R-value of .788 and a $p < 0.05$ (*significant*). Further, *amotivation* has a significant association with vigour, dedication, and absorption with overall computed R-value of .325 and a $p < 0.05$ (*significant*).

Seemingly, both on an individual and aggregate capacities, motivation has a significant relationship with

work engagement of preneed life insurance sales agents. The result supports the theory of Prasad (2009) who sees motivation as a work performance in an organizational paradigm.

Significance on the Influence of Motivation

on Work Engagement of Preened Life Insurance

Sales Agents

Revealed in Table 4 is the significance on the influence of motivation to work engagement of preneed life insurance sales agents in Davao City. In the model, it depicted that the computed R^2 value of .767 which gives the standard error of the estimate equivalent to 0.233. The R^2 value of .767 suggests that motivation can explain work engagement by 76.7%. The difference of 23.3% is attributable to other factors not covered in the current study.

The model shows the computed F-value of 215.862 with the corresponding probability value of .000 which is lower than .05 level of significance, hence the null hypothesis that there is no domain of motivation that best influence work engagement is rejected.

Table 4

Significance on the Influence of Motivation on Work Engagement of

Pre-need Life Insurance Sales Agents

Work Engagement				
Motivation (Indicators)	B	β	t	Sig.
<i>Intrinsic Motivation</i>	.067	.075	1.686	.093
<i>Integrated Regulation</i>	.219	.264	5.272	.000
<i>Identified Regulation</i>	.305	.343	6.155	.000
<i>Introjected Regulation</i>	.008	.009	.204	.838
<i>External Regulation</i>	.179	.213	4.592	.000
<i>Amotivation</i>	.084	.115	4.563	.000
R	.876			
R^2	.767			
F	215.862			
P	.000			

When taken individually, the results indicate that the indicator *intrinsic motivation* does not influence work engagement with β coefficient of .075, t-value of 1.686 and probability value of .093 which is higher than .05 of the level of significance. In the same manner, the indicator *introjected regulation* has no influence over work engagement with β coefficient of .009, t-value of .204 and probability value of .838 which is higher than .05 of the level of significance.

On the other hand, the indicators *integrated regulation*, *identified regulation*, *external regulation* and *amotivation* posed a significant influence over work engagement as shown by their probability values which are below than the .05 level of significance.

Furthermore, among the four predictors of work engagement, *identified regulation* revealed as the best

influencer of work engagement having the highest beta coefficient of .343. The results emphasized that in the industry of preneed life insurance, *identified regulation* is imperative for enhanced work engagement and performance.

DISCUSSION

This chapter is structured following the presentation of the analysis and interpretation of data in Chapter 3. Likewise, conclusion and recommendation are presented.

Motivation of Preneed Life Insurance

Sales Agents in Davao City

The high level of motivation among preneed life insurance sales agents in Davao City is due to the high rating given by the respondents on *integrated regulation*, *identified regulation* and *external regulation* including *amotivation*. The preneed life insurance sales agents were intrinsically motivated from experiencing satisfaction from taking on interesting challenges. They also get motivated as they see their work as becoming a fundamental part of who they are, together with being part of the way in which they have chosen to live their life and seeing their work as being part of their life. Also, they were motivated because they do their best to attain a lifestyle, to attain career goals, and certain important objectives. These motivators therefore are expected to increase the motivation level of the preneed life insurance sales agents. This proposition is congruent to the views of different authors (Carlson, 2016; Fasczewski & Gill, 2018; Gerstner, 2017; Hsu, 2013; Stenius et al., 2016) who discussed that motivation would be increased by aligning motivations towards various aspects, not just extrinsically, but also on how they see their work as something fundamental and important both for their clients and to them, among others.

Work Engagement of Preneed Life Insurance

Sales Agent in Davao City

The high level of work engagement among preneed life insurance sales agents in Davao City were attributable to the high rating given by the respondents of the survey on *vigour* and *absorption*. The preneed life insurance sales agents in these various companies are feeling like they are bursting with energy at work to achieve quotas where various perks and incentives awaits, which makes them feel vigorous at job, and as a result, can continue to work for a long period with mental resiliency and with perseverance even when things are not going well. They tend to find meaning and purpose on their job and inspired of the task that they are doing not just to earn commissions, but also an avenue for them to help Filipinos in times of their grievance which made them enthusiastic. These reasons made the sales agents to feel the sense of being a stakeholder in their company and a reason to wake up in the morning and go to work. Because of this sense of stakeholdership and responsibility towards their clients, and despite of challenging job that they are facing every day, they are proud of their work and feel happy even when working intensely even outside the normal hours of their responsibility.

Moreover, they are also working and oftenly forget the time and get carried away when working that they forget everything else around them. Most of them find it difficult to detach their selves from work because it became part of their routine and somehow, it became their lifestyle. This immersion creates intimacy with the relationship of the sales agents towards their clients that when time comes that situations might happen, sales agents become a front liner towards every transactions of their clients. The results suggest that vigour and absorption play a significant role in enhancing the work engagement of preneed life insurance sales agents. This thesis statement is parallel to the pronouncements of the various authors like Luring and Selmer (2015), Lu et al. (2016), Swords (2013), Timms and Brough (2013), and Witemeyer (2013) that

work engagement is increased by fostering work-life balance and promoting career development as primary motivation for organizational commitment.

Significance on the Relationship between

Motivation and Work Engagement

The significance of the relationship between impact of motivation and work engagement is a confirmation of the study of Kossman (2016) where it showed that accordance needs that conform to the organization fosters collaboration positively affect motivation and work engagement. Likewise, the result of the study of Lesko (2015) indicated the causal relationship between motivation and work engagement. The study reveals that employees were motivated positively by their jobs if it was rooted on their career. It keeps the sales agents engaged and retained in their company by the employers. However, Schaufeli (2013) indicated that if the employee is engaged it will increase his/her possibility of longevity of tenure in that company.

Furthermore, it was stated by Hamill and Best (2017) that with the present business climate, and due to evolving demands, employers need to foster intrinsic motivation and engaging in behaviours because extrinsic incentives are good initial push to promote good actions and work engagement. Ryan and Deci (2000) posited also in SDT theory that work engagement synthesizes relationship towards motivation and that SDT is a theory of motivation that can associate pieces of the research in work engagement. Essentially, motivation really influences work engagement.

Subsequently, relationship between motivation and work engagement had surfaced in accordance to the result of statistical measures. It revealed a significant influence of motivation towards work engagement which is supported by the study of Lesko (2015). On another note, researcher stated that employee is influenced positively if motivations are career-rooted. It keeps them engaged and tends to stay longer in their company.

Likewise, as proposed by Verbruggen et al. (2016), if basic needs were given to employees sufficiently as motivation, employees work engagement would show an increase on their work.

CONCLUSION

The purpose of this study was to determine the significant relationship between motivation and work engagement of preneed life insurance sales agents. Based on the results, the following conclusions were drawn that the level of impact of motivation of preneed life insurance sales agents is *high*; the level of work engagement of preneed life insurance sales agents is *high*; and there is a significant relationship between motivation and work engagement of preneed life insurance sales agents. In this study, those interested entities, with the results of the research, it may provide rich information to their respective organizations that if achieved, will surely reap the benefit of having a motivating working condition. As a result of this study, it is clear that motivation is a function of work engagement by which identified regulation is the domain of motivation that best influences work engagement. This shows that the result of the study confirms the anchor theory and propositions of self-determination theory by Ryan and Deci (2000). They made known that SDT as a theory of motivation is associated with work engagement. They affirmed that work engagement is influenced by motivation were human functioning or engagement stemmed from satisfying three basic needs: competence, autonomy, and relatedness. They attest that employee engagement resemble to be intimately consanguine to autonomous motivation as elucidated by SDT.

RECOMMENDATIONS

The register of the lowest mean among indicators which is *amotivation*, that believing on their working

conditions are sometimes unrealistic and unmanageable at some point should be addressed to alleviate the sense of security that they could feel out of their work. Management should come up with some trainings to help these agents manage their task and quotas efficiently. This gives impression of having care towards their plights and conditions. This could also be achieved by giving flexibility to their employees to promote freedom to adjust to their work schedules that encompasses the locations that they need to go with that better suites their needs.

The *high* level of motivation and work engagement of preneed life insurance agents signifies that there is still room for the insurance industry from the central management down to branch level to formulate programs and benefits that would increase their motivation in respect to external regulations' sense of security. Companies may opt to include statutory benefits on commission-based preneed life insurance sales agents such as PhilHealth, Pag-IBIG, and SSS to somehow elevate their security issues.

The significant influence of integrated regulation *identified regulation* and *amotivation* direct the need for redirection of efforts not just on extrinsic, but also on working conditions; how they see work and how their job can be a lifestyle and a path to career. Showing gratitude regularly might boost their morale through various form of recognition programs like giving team-based reward and the like. Also, they need to promote people-focused culture to foster balance between work and personal life. Mentoring them regularly and helping them to achieve quotas at the productive level will decrease the last-minute sprint of hitting quotas for it results to burnout on the preneed sales life insurance agents and diminishes that satisfaction get on hitting quotas. If this would be addressed, the insurance firms may be able to improve their productivity by improving their working conditions, especially with the younger workforce that signals an innovative means to motivate them. Similarly, important to the future researchers, they may use the data to serve as a guide for their future research. Further research can be done on the influence of technology and demographic shifts that will affect the discipline of the younger workforce of preneed life insurance sales agents as well as those matured agents that transcend the generation of millennials. It can also be observed that in work engagement, *absorption* has the lowest mean; thus, that there may be a certain motivating factor to make the sales agents absorb the essence of achieving goals in their work. Creating a unique, comfortable and fun environment, especially on the type of work of these insurance sales agents will greatly help to appease the stress that they were experiencing.

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APPENDICES

APPENDIX A

SPECIFIC ITEMS PER INDICATOR FOR TABLE 1

Table 1.1

Level of Motivation in the selected Life Insurance Sales Agents in Davao City in terms of Intrinsic Motivation

Item	SD	Mean	Descriptive Level
Deriving my pleasure from learning new things.	0.94	4.29	Very High
Experiencing satisfaction from taking on interesting challenges.	0.91	4.17	High
Being satisfied when I am successful at doing difficult tasks.	0.87	4.34	Very High
Overall	0.80	4.26	Very High

Table 1.2

Level of Motivation in the selected Life Insurance Sales Agents in Davao City in terms of Integrated Regulation

Item	SD	Mean	Descriptive Level
Becoming a fundamental part of who I am.	0.93	4.15	High
Being part of the way in which I have chosen to live my life.	0.91	4.03	High
Being a part of my life.	0.98	4.03	High
Overall	0.86	4.07	High

Table 1.3

Level of Motivation in the selected Life Insurance Sales Agents in Davao City in terms of Identified Regulation

Item	SD	Mean	Descriptive Level
Choosing to do the best I can to attain a certain lifestyle.	0.97	4.18	High
Choosing this type of work to attain my career goals.	0.89	4.15	High
Having chosen to attain certain important objectives.	0.89	4.11	High
Overall	0.80	4.15	High

Table 1.4

Level of Motivation in the selected Preneed Life Insurance Sales Agents in Davao City in terms of Introjected Regulation

Item	SD	Mean	Descriptive Level
Wanting to succeed at this job.	0.89	4.39	Very High
Wanting to be very good at this work.	0.93	4.34	Very High
Wanting to be a “winner” in life.	0.91	4.36	Very High
Overall	0.82	4.36	Very High

Table 1.5

Level of Motivation in the selected Preneed Life Insurance Sales Agents in Davao City in terms of External Regulation

Item	SD	Mean	Descriptive Level
Choosing this job because of the income it provides me.	0.95	4.20	Very High
Choosing this job because it allows me to earn money.	0.93	4.27	Very High
Choosing this job because this type of work provides me with security.	1.00	4.04	High
Overall	0.85	4.17	High

Table 1.6

Level of Motivation in the selected Life Insurance Sales Agents in Davao City in terms of Amotivation

Item	SD	Mean	Descriptive Level
Asking myself this question, I don’t seem to be able to manage the important tasks related to this work.	1.04	3.61	High
Believing that I don’t know why, we are provided with unrealistic working conditions.	1.18	3.34	Moderate
Believing that don’t know, too much is expected of us.	1.25	3.58	High
Overall	0.98	3.51	High

APPENDIX B

SPECIFIC ITEMS PER INDICATOR FOR TABLE 2

Table 2.1

Level of Work Engagement in the selected Preneed Life Insurance Sales Agents in Davao City in Vigour

Item	SD	Mean	Descriptive Level
Feeling bursting with energy at my work.	0.94	3.92	High
Feeling strong and vigorous at my job.	0.92	4.10	High
Getting up in the morning feeling like going to work.	0.90	4.03	High
Believing that I can continue working for a very long periods at a time.	0.95	3.99	High
Being very resilient, mentally at my job.	0.92	4.07	High
Believing that I always persevere, even when things do not go well at my job.	0.94	4.14	High
Overall	0.75	4.04	High

Table 2.2

Level of Work Engagement in the Selected Pre-need Life Insurance Sales Agents in Davao City in terms of Dedication

Item	SD	Mean	Descriptive Level
Finding the work that I do full of meaning and purpose.	0.88	4.18	High
Being enthusiastic about my job.	0.91	4.13	High
Being inspired with my job.	0.94	4.25	Very High
Being proud of the work that I do.	0.90	4.28	Very High
Finding my job challenging.	0.88	4.43	Very High
Overall	0.78	4.25	Very High

Table 2.3

Level of Work Engagement in the selected Life Insurance Sales Agents in Davao City in terms of Absorption

Item	SD	Mean	Descriptive Level
Believing that I am working and tends to forget the time.	0.97	3.88	High
Believing that I am working, and I forget everything else around me.	1.15	3.58	High
Feeling happy when I am working intensely.	0.92	4.00	High
Being immersed in my work.	0.90	4.00	High
Getting carried away when I am working.	1.06	3.77	High
Finding it difficult to detach myself from my job.	1.07	3.72	High
Overall	0.80	3.82	High

APPENDIX C

SURVEY QUESTIONNAIRE

Survey Questionnaire

Dear Respondent:

This survey questionnaire is intended for Preneed Life Insurance Sales Agents in Davao City. Likewise, this questionnaire is developed to determine the level of your Motivation and the extent of your Work Engagement. Please read each statement carefully and put check (Ö) to the box based on your own experiences using these scales below.

<i>Scaling for Motivation</i>		<i>Scaling for Work Engagement</i>	
Score	Descriptive Equivalent	Score	Descriptive Equivalent
5	Strongly Agree	5	Strongly Agree
4	Agree	4	Agree
3	Neutral	3	Neutral
2	Disagree	2	Disagree
1	Strongly Disagree	1	Strongly Disagree

Part I. MOTIVATION

Intrinsic Motivation	5	4	3	2	1
As a Pre-need Sales Agent, I...					
1. derive my pleasure from learning new things.					
2. experience satisfaction from taking on interesting challenges.					
3. am satisfied when I am successful at doing difficult tasks.					
Integrated Motivation	5	4	3	2	1
As a Pre-need Sales Agent, this job...					
1. becomes a fundamental part of who I am.					
2. is part of the way in which I have chosen to live my life.					
3. is a part of my life.					
Identified Regulation	5	4	3	2	1
As a Pre-need Sales Agent, I...					
1. chose to do the best I can to attain a certain lifestyle.					
2. chose this type of work to attain my career goals.					
3. have chosen to attain certain important objectives.					
Introjected Regulation	5	4	3	2	1
As a Pre-need Sales Agent, I...					
1. want to succeed at this job.					
2. want to be very good at this work.					
3. want to be a “winner” in life.					
External Regulation	5	4	3	2	1
As a Pre-need Sales Agent, I chose this job because....					
1. of the income it provides me.					
2. it allows me to earn money.					
3. this type of work provides me with security.					
Amotivation	5	4	3	2	1

<i>As a Pre-need Sales Agent, I....</i>					
1. ask myself this question, I don't seem to be able to manage the important tasks related to this work.					
2. don't know why, we are provided with unrealistic working conditions.					
3. don't know, too much is expected of us.					

Part I. WORK ENGAGEMENT

Vigor	5	4	3	2	1
<i>As a Pre-need Sales Agent, I....</i>					
1. feel bursting with energy at my work.					
2. feel strong and vigorous at my job.					
3. get up in the morning feeling like going to work.					
4. can continue working for a very long periods at a time.					
5. am very resilient, mentally at my job.					
6. always persevere, even when things do not go well at my job.					
Dedication	5	4	3	2	1
<i>As a Pre-need Sales Agent, I....</i>					
1. find the work that I do full of meaning and purpose.					
2. am enthusiastic about my job.					
3. am inspired with my job.					
4. am proud of the work that I do.					
5. find my job challenging.					
Absorption	5	4	3	2	1
<i>As a Pre-need Sales Agent, I....</i>					
1. am working and tends to forgot the time.					
2. am working and I forget everything else around me.					
3. feel happy when I am working intensely.					
4. am immersed in my work.					
5. get carried away when I am working.					
6. find it difficult to detach myself from my job.					

Thank you so much for your valuable time and effort.

-The Researcher –

APPENDIX D

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MOTIVATION AND WORK ENGAGEMENT OF PRENEED LIFE INSURANCE
SALES AGENTS IN DAVAO CITY

By Brian Shane M. Cortes

ABSTRACT

The thesis entitled, "Motivation and Work Engagement of Preneed Life Insurance Agents in Davao City", aimed to determine the relationship between motivation and work engagement. The objectives of the study include ascertaining the significant relationship that exist between motivation and work engagement among life insurance agents and identifying which domain of motivation best influences the work engagement of preneed life insurance agents. The study used quantitative, non-experimental research design where an adapted survey questionnaire was used as the instrument. The study used random sampling technique in selecting the 400 preneed life insurance sales agents from identified life insurance companies in Davao City. Data collected were analysed using mean, Pearson r and regression. The findings of the study revealed that the level of motivation and work engagement among respondents was high. Similarly, the study found out that motivation is significantly correlated with work engagement. The result implies that insurance agents tend to improve and increase their work engagement when motivated, otherwise detached. Further, the researcher has established identified regulation as the best influence of work engagement.

Keywords: business administration, motivation, work engagement, quantitative, regression, Philippines

MOTIVATION AND WORK ENGAGEMENT OF PRENEED LIFE INSURANCE SALES AGENTS IN DAVAO CITY

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